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John S. Beulick
Armstrong Teasdale LLP
Suite 2600
One Metropolitan Sq.
St Louis, MO 63102

EXAMINER

TRAN, QUOC A

ART UNIT PAPER NUMBER

2176

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	04/03/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No. 10/092,101	Applicant(s) LEYMASTER ET AL.	
	Examiner Tran A. Quoc	Art Unit 2176	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 January 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-35 and 37-48 is/are pending in the application.
- 4a) Of the above claim(s) 12-19, 33-35, and 37-47 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11, 20-32, and 48 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This is a **Final Rejection** in response to the Amendment/Remarks filed on January 12, 2007, to the original application filed 03/06/2002.
2. Claims 1-48 are currently pending. Claims 12-19 and 33-35 and 37-47 are withdrawn from consideration. Applicant has canceled claim 36. Claims 1-11, 20-32, and 48 are rejected.
3. Effective filing date March 06, 2002.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-11, 20-32 and 48 rejected under 35 U.S.C. 103(a) as being unpatentable over Pope et al US 20020178190A1-filed 05/22/2001 (hereinafter Pope), in view of Broadbent et al. US 20020178190A1- filed 05/22/2001 (hereinafter Broadbent).

Regarding independent claim 1, Pope teaches:

A document assembly production system comprising: a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein.

(See Pope Fig. 5 and also para 6, teaching a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing.

and at least one remote computer configured to communicate with said server directing said server to access said plurality of templates.

Also see Pope para 6, teaching The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data

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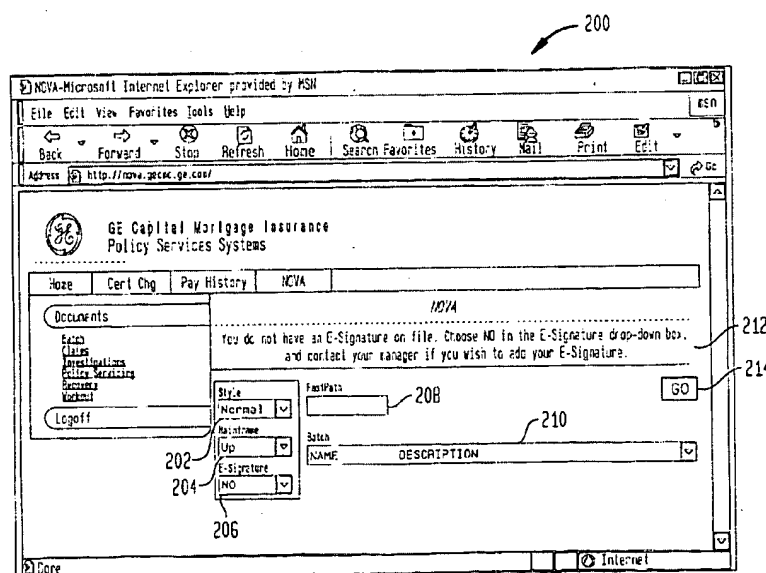
and document template, generating a document that is transmitted back to the user for viewing and editing.

and said other assembly assets to assemble fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer.

Also see pope at para 24-26, teaching the NOVA system is able to insert a graphical image of the author's signature, if desired.

Also see pope at para 65, teaching the user of NOVA system does not have to call up a separate word processing program in order to edit the generated document. Using the broadest reasonable interpretation, the Examiner interprets the claimed **without using word processing software** as equivalent to NOVA system does not have to call up a separate word processing program as taught by Pope, sine Microsoft Word is seamlessly integrated into the web browser used to access the NOVA system as taught by Pope at para 26.

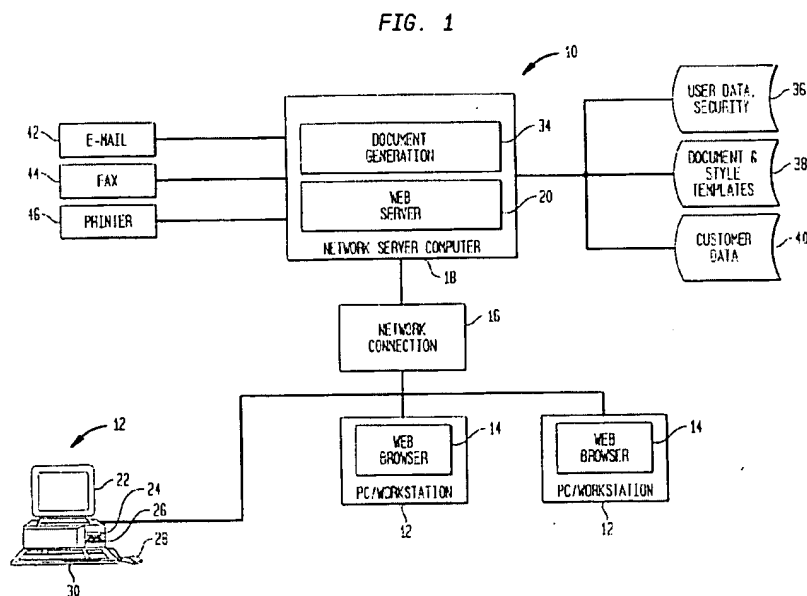
FIG. 5



Said sever configured to: Prompt a user through the at least one remote computer to select a template from the plurality of templates,

Also, see Pope fig. 1 para 29, discloses document generation software 34 that automatically generates business correspondence based upon inputs received at a personal computer 12 in the network.

Also, see Pope para 6, teaching type of correspondence to be generated and an input variables section for identifying a subject of the correspondence document template and, using the retrieved data and document template.



each template is associated with a class document to be assembled for types of transaction, wherein each document class includes a plurality of document types typically associated with the corresponding transaction type.

Also, see Pope para 56, teaching once the document type has been identified, and the information that is entered into the input variables section is used to identify the particular

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transaction. Using the broadest reasonable interpretation, the Examiner interprets the claimed **class document** as equivalent to the document type as taught by Pope. And because the Applicant invention specification discloses, "select a class of document to be assembled, and then prompts the user to select from a list of issues and matters those specific documents that are necessary for the business deal." (See Applicant invention specification para 31), and also see Applicants invention specification discloses, "Businesses engaging in complex involved transactions, referred to herein as "deals," such as commercial financing, mergers, acquisitions and real estate transactions, generate lengthy and complex documents in order to negotiate, finalize, and document such deals." (See Applicant invention specification para 2).

generating the assembled document based on the identified input documents and the transaction responsive received.

Also, see Pope fig. 1 para 29, discloses document generation software 34 that automatically generates business correspondence based upon inputs received at a personal computer 12 in the network.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

display document structure questions on the remote computer, wherein the document structure questions displayed are controlled by logic and conditions imbedded in the selected template and are displayed in a tree format.

(See Broadbent fig. 9, and paragraphs 140-146, discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an

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extensive hierarchical data structure in responses to ACE for executing the “if and then”. Using the broadest reasonable interpretation, the Examiner interprets the claimed **logic and conditions** as equivalent to DOM and Automated Compliance Engine (ACE) wherein hierarchical data structure in responses to ACE for executing the “if and then” as taught by Broadbent.

Figure 9

the document structure questions prompt the user to identify specific document types representing specific contractual provisions to be included in the assembled document for completing the transaction type.

Also, see Broadbent fig. 9 and para 140, teaching Automated Compliance Engine, which is a rule based system, where each expression represents the ‘if’ part of a rule, and the subset of tasks associated with the expression represents the ‘then’ part of a rule.

Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter. Using the broadest reasonable interpretation, the Examiner interprets the claimed **specific contractual provisions** as equivalent to specific loan application as taught by Broadbent. And because the Applicant invention specification discloses, “Businesses engaging in complex involved transactions, referred to herein as “deals,” such as commercial financing, mergers, acquisitions and real estate transactions.” (See Applicant invention specification para 2).

identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled.

Also, see Broadbent fig. 9, and paragraphs 140-146, discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an extensive hierarchical data structure in responses to ACE for executing the “if and then”.

Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter.

the identified input documents including data fill-points.

Also, see Broadbent fig. 28, showing the questions and answers with data fields.

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<https://ncesystemexp/print.com/105457/0/019a004e0a7ab053725b93e0855671412d0DocumentIdSeq=5-A020000-Internet Explorer>

Need to ask a question? [Click here for help.](#) **Declarations** **eXpress Application**

Instructions: Please answer ALL of these questions. If you answer "yes" to any questions "a" through "i", please explain in the field below.

Loan number: 520775 Loan Originator: Joe Restor Borrower: Frank Schmitt
Total Borrower: 1 Loan Purpose: Purchase

a. Are there any outstanding judgments against you? ☐ Yes ☐ No

b. Have you been declared bankrupt within the past 7 years? ☐ Yes ☐ No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ Yes ☐ No

d. Are you a party to a lawsuit? ☐ Yes ☐ No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ☐ Yes ☐ No

f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? ☐ Yes ☐ No

g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ Yes ☐ No

h. Is any part of the down payment borrowed? ☐ Yes ☐ No

i. Are you a co-maker or endorser on a note? ☐ Yes ☐ No

Please explain any "yes" answers in questions "a" through "i":

j. Are you a US citizen? ☐ Yes ☐ No

k. If not, are you a permanent resident alien? ☐ Yes ☐ No

l. Do you intend to occupy the property as your primary residence? (If "yes", complete "m" below) ☐ Yes ☐ No

m. Have you had ownership interest in property in the last three years? ☐ Yes ☐ No

(1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

Figure 28

display transaction questions on the remote computer, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses; receive a response for each transaction question displayed, wherein the

transaction responses populate the data fill-points included within the identified input documents.

Also, see Broadbent fig. 9, and paragraphs 140-146, discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an extensive hierarchical data structure in responses to ACE for executing the “if and then”.

Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter.

Also, see Broadbent fig. 28, Shows the question and answer with data fields.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent’s Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) into Pope’s New Office Vision Application (“NOVA”) that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an extensive hierarchical data structure in responses to ACE for executing the “if and then” logical argument to user responses of Pope’s New Office Vision Application (“NOVA”).)

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Regarding **independent claim 20**, the rejection of claim 1 is fully incorporated, and is rejected along the same rationale. In addition, Pope teaches:

a database coupled said server for storing a plurality of templates and other document assembly assets including a plurality of input documents.

(See Pope para 27, discloses a network of personal computers or workstations running a web browser software, is connected using the Internet or other network connection to a central network server computer running a web server software. The personal computers in the network form the "front end" of the NOVA system, that is, the portion of the system that is actually seen by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope at page 2 para 29, discloses the NOVA system couples to various databases.)

Regarding **claim 2**, Pope teaches:

A document assembly system in accordance with Claim 1 further comprising at least one database coupled to said server, each template stored in said database.

(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.)

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Regarding **claim 3**, Pope teaches:

**A document assembly system in accordance with Claim 2 wherein
said database comprises at least one security system that limits access to
said database to authorized users.**

(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.

Also, see Pope para 42, the NOVA system couples to secure login feature.)

Regarding **claim 4**, Pope teaches:

**A document assembly system in accordance with Claim 1 wherein
said at least one remote computer is further configured to communicate
with said server to restructure and reassemble a previously assembled
document.**

(See Pope Fig. 5 and also para 6, teaching a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing. Using the broadest reasonable interpretation, the Examiner reads the claimed **restructure and reassemble a previously assembled document** as equivalent to generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template,

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generating a document that is transmitted back to the user for viewing and editing as taught by Pope.)

Regarding **claim 5**, Pope teaches:

A document assembly system in accordance with Claim 1 wherein said at least one remote computer is further configured to communicate with said server to restructure.

(See Pope Fig. 5 and also para 6, teaching a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing. Using the broadest reasonable interpretation, the Examiner reads the claimed **restructure and reassemble a previously assembled document** as equivalent to generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing as taught by Pope.

reassemble previously assembled documents by performing at least one of changing parameters within the previously assembled document, and adding new data to the previously assembled document while reusing organizational elements and document specific data common to the previously assembled document.

Also see Pope Fig. 5 and also para 6 and para 69, teaching the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing, the outside web application sends all of the data required to generate the document to NOVA through request parameters in the web browser. The use of request parameters in the web browser replaces the main NOVA screen, illustrated in FIG. 5 and discussed above, where user chooses formatting options and what document to generate. The "Instant" feature allows for data from any source to be used, such as Oracle or Sybase. The NOVA system does not require that users of the outside application to be a user of the NOVA system in order to user the "Instant" feature.

Regarding **claim 6**, Pope does not expressly teach, but Broadbent teaches:

**A document assembly system in accordance with Claim 1 wherein
said at least one remote computer is further configured to communicate
with said server to assemble documents from an invoked template and said
other assembly assets to assure compliance with state and federal laws,
rules, and regulations, and business entity rules, regulations, and policies.**

(See Broadbent para 27, teaching the LOS with a platform to allow other entities to underwrite the loan compliance system which contains a rules engine built around the required Federal and State regulations and which tracks and records every step in the process to provide a record of completion for Federal and State regulators and to assure that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities.

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It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples to a rule engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an assurance that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities (see Broadbent at page 3 paragraph [0027]).

Regarding **claim 7**, Pope teaches:

**A document assembly system in accordance with Claim 1 wherein
said at least one remote computer is further configured to communicate
with said server to integrate pre-approved documents from another
computer system into said assembled document as said documents are
being assembled.**

(See Pope Fig. 5 and also para 6 and para 69, teaching the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing, the outside web application sends all of the data required to generate the document to NOVA through request parameters in the web browser. The use of request parameters in the web browser replaces the main NOVA screen, illustrated in FIG. 5 and discussed above, where user chooses formatting options and what document to generate. The "Instant" feature allows for data from any source to be used, such as Oracle or Sybase. The NOVA system does not require that users

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of the outside application to be a user of the NOVA system in order to user the "Instant" feature.

Using the broadest reasonable interpretation, the Examiner reads the claimed **pre-approved documents** as equivalent to document template as taught by Pope.)

Regarding **claim 8**, Pope teaches:

A document assembly system in accordance with Claim 1 wherein said at least one remote computer is further configured to communicate with said server to display at least one of a user identity who created said document assembly.

(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.

Also, see Pope para 42, the NOVA system couples to secure login feature.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

and a workflow status of said document assembly.

(See Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to 'Loan Fulfillment Workflow Engine'.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples Loan Fulfillment Workflow Engine into Pope's New Office Vision Application

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("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; to keep the process moving and to ensure that all appropriate parties perform their assigned tasks in the proper order to meet all rules requirements applicable to the mortgage loan transaction (see Broadbent at page 3 paragraph [0027]).

Regarding **claim 9**, Pope teaches:

A document assembly system in accordance with Claim 1 wherein said at least one remote computer is further configured to communicate with said server to display a report including at least one of a summary of all document assembly elements, a summary of missing and incomplete parameters, and a summary of missing and corrupted document assembly elements.

(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.

Also, see Pope para 42, the NOVA system couples to secure login feature.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

display a report including at least one of a summary of all document assembly elements, a summary of missing and incomplete parameters, and a summary of missing and corrupted document assembly elements.

(See Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to 'Loan Fulfillment Workflow Engine'. Using the broadest reasonable interpretation, the Examiner equates the claimed **display a report including at least one of a summary of all document assembly elements, a summary of missing and incomplete parameters, and a summary of missing and corrupted document assembly elements** as equivalent to 'Loan Fulfillment Workflow Engine' as taught by Broadbent.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples Loan Fulfillment Workflow Engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; to keep the process moving and to ensure that all appropriate parties perform their assigned tasks in the proper order to meet all rules requirements applicable to the mortgage loan transaction (see Broadbent at page 3 paragraph [0027]).

Regarding **claim 10**, Pope teaches:

A document assembly system in accordance with Claim 9 wherein said at least one remote computer.

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(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.

Also, see Pope para 42, the NOVA system couples to secure login feature.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

is further configured to communicate with said server to displayed the report prior to finalizing the assembly of the fully-formatted documents.

(See Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to 'Loan Fulfillment Workflow Engine'. Using the broadest reasonable interpretation, the Examiner equates the claimed **displayed the report prior to finalizing the assembly of the fully-formatted documents** as equivalent to 'Loan Fulfillment Workflow Engine' as taught by Broadbent.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples Loan Fulfillment Workflow Engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; to keep the process moving and to ensure that all appropriate parties perform their assigned tasks in the proper order to meet

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all rules requirements applicable to the mortgage loan transaction (see Broadbent at page 3 paragraph [0027]).

Regarding **claim 11**, Pope teaches:

**A document assembly system in accordance with Claim 1 wherein
said at least one remote computer is further configured to communicate
with said server to provide secure access to said server such that only
authorized users can access said document assembly data.**

(See Pope para 27, teaching by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

Also, see Pope para 29, discloses the NOVA system couples to various databases.

Also, see Pope para 42, the NOVA system couples to secure login feature.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

**reports generated by said system relating to said assembled documents,
data links provided within said system, and data stored in at least one
database coupled to said server.**

(See Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to 'Loan Fulfillment Workflow Engine'. Using the broadest reasonable interpretation, the Examiner equates the claimed **reports generated by said system**

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relating to said assembled documents as equivalent to 'Loan Fulfillment Workflow Engine' as taught by Broadbent.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples Loan Fulfillment Workflow Engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; to keep the process moving and to ensure that all appropriate parties perform their assigned tasks in the proper order to meet all rules requirements applicable to the mortgage loan transaction (see Broadbent at page 3 paragraph [0027]).

Regarding **claims 21-29:**

the rejections of claims 2-9 are fully incorporated respectively, and are rejected along the same rationale.

Regarding **claim 30:**

the rejection of claim 11 is fully incorporated, and is rejected along the same rationale.

Regarding **claim 31:**

the rejection of claims 1 and 20 are fully incorporated, and is rejected along the same rationale.

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Regarding **claim 32**:

the rejection of claims 1, 10 and 20 are fully incorporated, and is rejected along the same rationale.

Regarding **claim 48**, Pope teaches:

**A document assembly system in accordance with Claim 1 wherein
each document class is associated with a specific type of business
transaction and comprises a plurality of document types.**

(See Pope para 56, teaching once the document type has been identified, and the information that is entered into the input variables section is used to identify the particular transaction. Using the broadest reasonable interpretation, the Examiner interprets the claimed **a class document** as equivalent to the document type as taught by Pope.

Also, see Pope fig. 1 para 29, discloses document generation software 34 that automatically generates business correspondence based upon inputs received at a personal computer 12 in the network.)

In addition, Pope does not explicitly teach, but Broadbent teaches:

**each document type represents specific contractual provisions typically
associated with documenting the specific type of business transaction
including alternative and optional contractual provisions selectable by the
user based on the specific type of business transaction being documented.**

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(See Broadbent fig. 9 and para 140, teaching Automated Compliance Engine, which is a rule based system, where each expression represents the 'if' part of a rule, and the subset of tasks associated with the expression represents the 'then' part of a rule.

Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter. Using the broadest reasonable interpretation, the Examiner interprets the claimed **specific contractual provisions** as equivalent to specific loan application as taught by Broadbent. And because the Applicant invention specification discloses, "Businesses engaging in complex involved transactions, referred to herein as "deals," such as commercial financing, mergers, acquisitions and real estate transactions." (See Applicant invention specification para 2).

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an extensive hierarchical data structure in responses to ACE for executing the "if and then" logical argument to user responses of Pope's New Office Vision Application ("NOVA").

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6. It is noted that any citations to specific, pages, columns, lines, or figures in the prior art references and any interpretation of the references should not be considered to be limiting in any way. A reference is relevant for all it contains and may be relied upon for all that it would have reasonably suggested to one having ordinary skill in the art. See, MPEP 2123.

Response to Arguments

7. The Arguments filed on 01-12-2007 has been fully considered but they are not persuasive. Beginning on page 13 of 24 of the REMARKS (hereinafter Remarks), Applicant argues the following issues, which are accordingly addressed below.

Regarding claims 1-11, 20-32, and 48:

First: Applicant argues that Pope and Broadbent fail to teach " **describe or suggest a document assembly production system that includes a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein, and at least one remote computer configured to communicate with the server, wherein the server is configured to prompt a user to select a template .fl'ona the plurality of templates, wherein each template is associated with a class of document to be assembled for a type of transaction and each document class includes a plurality of document types, and wherein each template includes logic for controlling a structure of the assembled document including logic that controls displaying document structure questions and identifying input documents used for performing the document assembly. "** (Remarks, page 13- bottom).

The Examiner disagrees.

Using the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, Specifically Pope discloses a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing. Pope system also includes document generation software 34 that automatically generates business correspondence based upon inputs received at a personal computer 12 in the network, wherein the type of correspondence to be generated and an input variables section for identifying a subject of the correspondence document template and, using the retrieved data and document template; once the document type has been identified, and the information that is entered into the input variables section is used to identify the particular transaction (see Pope, Fig. 1, 5 and also para 6, para 24-26 , para 29, and para 56).

Using the broadest reasonable interpretation, the Examiner interprets the claimed **class document** as equivalent to the document type as taught by Pope. And because the Applicant invention specification discloses, “select a class of document to be assembled, and then prompts the user to select from a list of issues and matters those specific documents that are necessary for the business deal.” (See Applicant invention specification para 31), and also see Applicants invention specification discloses, “Businesses engaging in complex involved transactions, referred to herein as "deals," such as commercial financing, mergers, acquisitions and real estate

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transactions, generate lengthy and complex documents in order to negotiate, finalize, and document such deals.” (See Applicant invention specification para 2).

FIG. 5

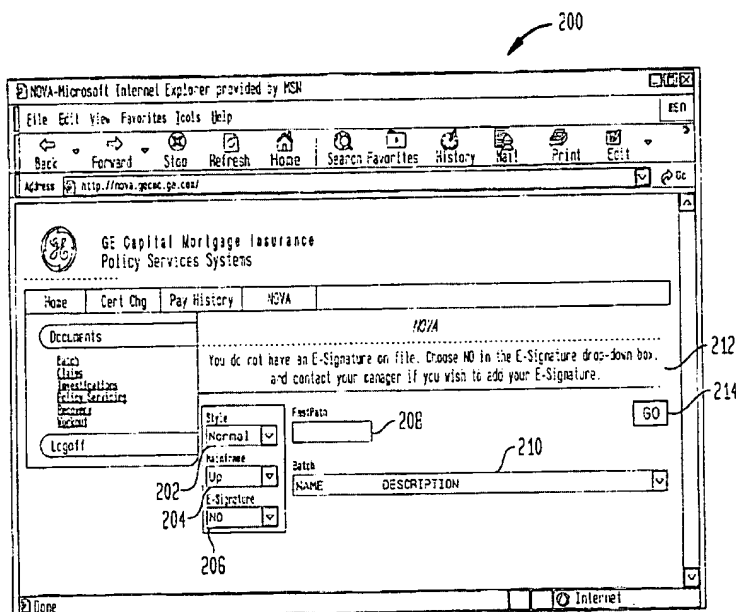
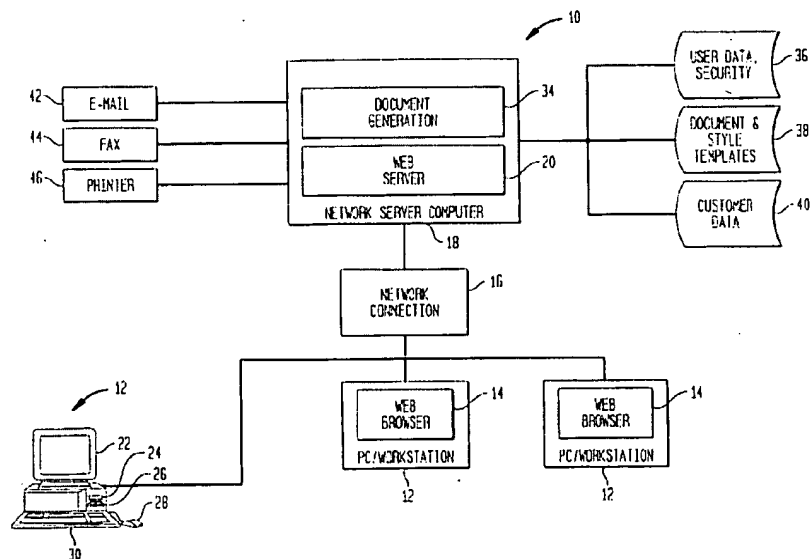


FIG. 1



Second: Applicant argues that Pope and Broadbent fail to teach " **wherein each document type represents specific contractual provisions typically associated with completing the corresponding transaction type.** " (Remarks, page 13- bottom, and page 14 – second half).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, to address the above newly amended portion of the claim, as discuss in the rejection above, Specifically Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter. Using the broadest reasonable interpretation, the Examiner interprets the claimed **specific contractual provisions** as equivalent to specific loan application as taught by Broadbent. And because the Applicant invention specification discloses, "Businesses engaging in complex involved transactions, referred to herein as "deals," such as commercial financing, mergers, acquisitions and real estate transactions." (See Applicant invention specification para 2).

Third: Applicant argues that Pope and Broadbent fail to teach " **a document assembly production system that includes a server configured to display document structure questions on the remote computer wherein the document structure questions displayed are**

controlled by logic and conditions imbedded in the selected template and are displayed in a tree format, and receive a response for each document structure question displayed wherein the document structure responses determine the document types included within the assembled document (Remarks, page 14- bottom).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, Pope discloses a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser, wherein the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing. Pope system also includes document generation software 34 that automatically generates business correspondence based upon inputs received at a personal computer 12 in the network, wherein the type of correspondence to be generated and an input variables section for identifying a subject of the correspondence document template and, using the retrieved data and document template; once the document type has been identified, and the information that is entered into the input variables section is used to identify the particular transaction (see Pope, Fig. 1, 5 and also para 6, para 24-26 , para 29, and para 56).

In addition, for example Broadbent discloses an Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an extensive hierarchical data structure in responses to ACE for executing the “if and then” (see Broadbent fig. 9, and paragraphs 140-146). Also, see Broadbent fig. 28, showing the questions and answers with data fields.

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Need to ask a question? [Click here for help.](#)

Declarations **eXpress Application**

Instructions: Please answer ALL of these questions. If you answer "yes" to any questions "a" through "i", please explain in the field below.

Loan number: 420770 Loan Originator: Joe Reuter Borrower: Frank Schmitt
 Total Borrower: 1 Loan Purpose: Purchase

Save **Undo**

Declarations

a. Are there any outstanding judgements against you? ☐ Yes ☐ No

b. Have you been declared bankrupt within the past 7 years? ☐ Yes ☐ No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ Yes ☐ No

d. Are you a party to a lawsuit? ☐ Yes ☐ No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ☐ Yes ☐ No

f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? ☐ Yes ☐ No

g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ Yes ☐ No

h. Is any part of the down payment borrowed? ☐ Yes ☐ No

i. Are you a co-maker or endorser on a note? ☐ Yes ☐ No

Please explain any "yes" answers in questions "a" through "i":

j. Are you a US citizen? ☐ Yes ☐ No

k. If not, are you a permanent resident alien? ☐ Yes ☐ No

l. Do you intend to occupy the property as your primary residence? (If "yes", complete "m" below) ☐ Yes ☐ No

m. Have you had ownership interest in property in the last three years?

(1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

Figure 28

Fourth: Applicant argues that Pope and Broadbent fail to teach " **wherein the document structure questions prompt the user to identify specific document types representing specific contractual provisions to be included in the assembled document for completing the transaction type.** " (Remarks, page 13- bottom, and page 14 – second half and page 15 top).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, to address the above newly amended portion of the claim, as discussed in the rejection above, Specifically Broadbent discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provide an extensive hierarchical data structure in responses to ACE for executing the "if and then" (See Broadbent fig. 9, and paragraphs 140-146). Also, see Broadbent fig. 9 and para 140, teaching Automated Compliance Engine, which is a rule based system, where each expression represents the 'if' part of a rule, and the subset of tasks associated with the expression represents the 'then' part of a rule. Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter. Using the broadest reasonable interpretation, the Examiner interprets the claimed **specific contractual provisions** as equivalent to specific loan application as taught by Broadbent. And because the Applicant invention specification discloses, "Businesses engaging in complex involved transactions, referred to herein as "deals," such as commercial financing, mergers, acquisitions

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and real estate transactions.” (See Applicant invention specification para 2).

Fifth: Applicant argues that Pope and Broadbent fail to teach " **a server configured to identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled wherein the identified input documents including data fill-points, and display transaction questions on the remote computer wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses.** " (Remarks, pages 15-17).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, Specifically Broadbent discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an extensive hierarchical data structure in responses to ACE for executing the “if and then”. See (Broadbent fig. 9, and paragraphs 140-146). Also, see Broadbent para 182, teaching for each loan product, a description containing the product attributes that are required for compliance analysis, such as whether ARM, fixed, balloon, index, etc. Each loan application is linked to this information via the loanproductId compliance parameter. Also, see Broadbent fig. 28, showing the questions and answers with data fields.

Sixth: Applicant argues that Pope and Broadbent fail to teach " a server having a plurality of templates and other document assembly assets including a plurality of input documents stored therein, and at least one remote computer configured to communicate with the server, wherein the server is configured to prompt a user to select a template from the plurality of templates, wherein each template is associated with a class of document to be assembled,for a type of transaction and each document class includes a plurality of document types, wherein each document type represents specific contractual provisions typically associated with completing the corresponding transaction type, and wherein each template includes logic for controlling a structure of the assembled document including logic that controls displaying document structure questions and identifying input documents used for performing the document assembly. " (Remarks, page 18).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, the above Remarks is fully incoporeates to the reponses cites above in sections 1-4 (see above section 1-5 for details).

Seventh: Applicant argues that Pope and Broadbent fail to teach " a template associated with a class of document to be assembled for a type of transaction, and a document class having a plurality of document types typically associated with the corresponding transaction type, and Pope does not describe or suggest at least a document class including a plurality of document types typically associated with completing the corresponding

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transaction type. ", " a document assembly production system that includes a server configured to display document structure questions on the remote computer wherein the document structure questions displayed are controlled by logic and conditions imbedded in the selected template and are displayed in a tree format and wherein the document structure questions prompt the user to identify specific document types representing specific contractual provisions to be included in the assembled document for completing the transaction type, and receive a response for each document structure question displayed wherein the document structure responses determine the document types included within the assembled document. ", " a document assembly production system that includes a server configured to display document structure questions on a remote computer wherein the document structure questions displayed are controlled by logic and conditions imbedded in a selected template and are displayed in a tree format and wherein the document structure questions prompt the user to identify specific document types representing specific contractual provisions to be included in an assembled document for completing the transaction type, and receive a response for each document structure question displayed wherein the document structure responses determine the document types included within the assembled document. ", and " a document assembly production system that includes a server configured to identify pre-assigned, modifiable input documents' from the plurality of input documents' compatible with the selected template and the document structure responses for generating the documents to be assembled wherein the identified input documents including data fill-points, and display transaction questions on the remote computer wherein the transaction questions displayed are

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controlled by logic and conditions imbedded in the selected template and the document structure responses. ", (Remarks, pages 19-21).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, the above Remarks is fully incoporeates to the reponses cites above in sections 1-5 (see above section 1-5 for details).

Eighth: Applicant argues that " **the references do not establish a prima facie case of obviousness to combine.** (Remarks, pages 22-23).

The Examiner disagrees.

In the broadest reasonable interpretation of the claim limitations, as discuss in the rejection above, and in section 1-5 the above (reponses to Remarks). It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an extensive hierarchical data structure in responses to ACE for executing the "if and then" logical argument to user responses of Pope's New Office Vision Application ("NOVA").)

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Accordingly, the Examiner has establish a prima facie case of obviousness, and three basic criteria has met, also see MPEP § 2143: First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. In re Vaeck, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

For at least all the above evidence, therefore the Examiner respectfully maintains the rejection at this time.

Conclusion

8. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event;

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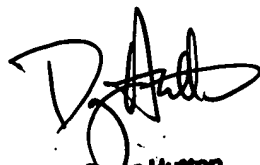
however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Quoc A. Tran whose telephone number is 571-272-8664. The examiner can normally be reached on Monday through Friday from 9 AM to 5 PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Herndon R. Heather can be reached on 571-272-4136. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Quoc A. Tran
Patent Examiner
Technology Center 2176
March 26, 2007



Doug Hutton
Primary Examiner
Technology Center 2100